

Certificate Number: 03088-NJ-CC-038895840



03088-NJ-CC-038895840

## CERTIFICATE OF COUNSELING

I CERTIFY that on September 23, 2024, at 5:26 o'clock PM CDT, Rose M Ramos received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 23, 2024 By: /s/Tania Roman

Name: Tania Roman

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).